

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

CLERK

U.S. BANKRUPTCY

COURT - WDPA

In Re:

Scott T. Penzerro AND  
Angela M. Horner,  
Debtor

Bankruptcy No. 22-10212-TPA  
Chapter 13

Scott T. Penzerro AND  
Angela M. Horner,  
Movant

Related to Document No. 44

v.

Flagstar Bank,

AND

Ronda J. Winnecour/Esquire  
Chapter 13 Trustee,  
Respondents

**LOSS MITIGATION ORDER**

A ***Motion for Loss Mitigation*** was filed by Scott T. Penzerro and Angela M. Horner on August 17, 2022. The Parties have had notice and an opportunity to object and the Court has reviewed any objections filed thereto.

***AND NOW***, this 1st day of September, 2022, it is hereby ***ORDERED*** that:

(1) The following parties are directed to participate in the Court's ***Loss Mitigation Program (LMP)*** as set forth in *W.PA.LBR 9020-1* through *9020-7*.

Debtor: Scott T. Penzerro and Angela M. Horner

Creditor: Flagstar Bank

(2) ***During the Loss Mitigation Period***, the Debtor shall make (or cause to be made) adequate protection payments in the amount of \$ 413.40 per month to the Creditor or the Creditor's designee pursuant to *W.PA.LBR 9020-3(g)*.

(3) ***Within fourteen (14) days from the entry of this Order***, the Creditor shall register and post its entire Core LMP Package on the Portal (if not previously registered) pursuant to *W.PA.LBR 9020-4(b)*.

(4) ***Within seven (7) days from the entry of this Order*** or Creditor's registration on the Portal, whichever is later, the Debtor shall upload a completed Core LMP Package through the Portal pursuant to *W.PA.LBR 9020-4(c)*.

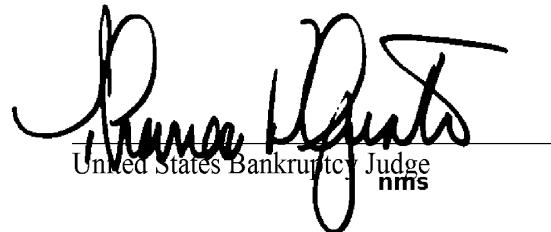
(5) ***Within fourteen (14) days of the debtor's submission of the Core LMP Package***, the Creditor shall acknowledge receipt and designate a single point of contact for Debtor's review, pursuant to *W.PA.LBR 9020-4(d)*.

(6) *Within sixty (60) days from the entry of this Order*, the Debtor shall file and serve upon all interested parties an LMP Status Report, pursuant to *W.P.A.LBR 9020-4(e)*.

(7) *One hundred twenty (120) days from the entry of this Order*, the LMP Period shall terminate unless extended pursuant to *W.P.A.LBR 9020-5(b)*.

(8) *Within seven (7) days of the termination of the Loss Mitigation Period*, the Debtor shall submit an LMP Final Report pursuant to *W.P.A.LBR 9020-4(f)*.

(9) Debtor shall *immediately* serve a copy of this Order on Creditor and file a certificate of service evidencing same.



The image shows a handwritten signature in black ink, appearing to read "James M. Shadid". Below the signature, there is a horizontal line. Underneath the line, the text "United States Bankruptcy Judge" is printed in a smaller, sans-serif font. To the right of the judge's name, the initials "nms" are written in a small, lowercase, sans-serif font.

PAWB Local Form 41 (06/17)

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In re:  
Scott T. Penzerro  
Angela M. Horner  
Debtors

Case No. 22-10212-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Sep 01, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2022:**

**Recip ID**                    **Recipient Name and Address**  
db/jdb                    + Scott T. Penzerro, Angela M. Horner, 1014 Arlington Drive, Greenville, PA 16125-8885

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 03, 2022                    Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Angela M. Horner dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Scott T. Penzerro dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Garry Alan Masterson	on behalf of Creditor Byrider Finance LLC dba CNAC pitecf@weltman.com
Maribeth Thomas	on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LP mthomas@tuckerlaw.com,

District/off: 0315-1

User: auto

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Date Rcvd: Sep 01, 2022

Form ID: pdf900

Total Noticed: 1

maribeth.thomas@gmail.com,hgulliver@tuckerlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

TOTAL: 7